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Dated: January 3, 2006

Signature:

*Scott E. Baxendale*  
(Scott E. Baxendale)

Docket No.: 30313/37742  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Patent Application of:  
Robert Rudy et al.

Application No.: 10/034,889

Filed: December 28, 2001

For: Methods and Apparatus for Selecting an  
Insurance Carrier for an Online Insurance Policy  
Purchase

Confirmation No.: 1603

Art Unit: 2142

Examiner: Willett, Stephan F.

**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

MS ISSUE FEE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In addition to the reasons for allowance set forth in the allowance papers that were mailed in connection with the present application, it is respectfully submitted that the claims are allowable for the additional reasons that the invention defined by the language of the claims is neither anticipated by, nor would have been obvious when taken as a whole in view of, the art of record. Further, it is respectfully submitted that the claims are allowable for one or more of the reasons set forth in the Amendment that was filed in connection with the present application that was filed on August 5, 2005.

Dated: January 3, 2006

Respectfully submitted,

By: *Scott E. Baxendale*  
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